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*History in the Making*

**From Female Moneylenders to Church Shares: The  
Coptic Village of Jeme**

By Marmar Zakher

From the beginning of the Graeco-Roman period<sup>1</sup> to the Egyptian Revolution of 1952, Egypt has always been ruled by foreign empires. Due to these many centuries of foreign governance, the overwhelming majority of official documents in Egypt were written in foreign languages, such as Greek, Latin, or Arabic, and very few documents were written in native Egyptian Demotic or Coptic scripts. In fact, from the fifth-century to the seventh-century CE, virtually no economic documents written in native Demotic or Coptic script survive.<sup>2</sup> Contrary to popular belief, formal hieroglyphic Middle Egyptian had already fallen out of favor before the dawn of the Graeco-Roman period in Egypt to be supplanted first by Demotic, and then by Coptic scripts.<sup>3</sup> Demotic, which was a late cursive form of hieroglyphs, completely disappeared by the end of the fifth-century CE. In contrast, Coptic, which was primarily based on Greek script with the final seven letters borrowed from Demotic, witnessed a resurgence in the seventh and eighth centuries.<sup>4</sup> The evidence of a Coptic language revival as an administrative language can be seen in the village of Jeme. Although the village itself did not hold much political importance, it is one of the few known archaeological sites where a large number of economic documents written in Coptic survive. These documents, when coupled with archeological evidence, provides a wealth of information about the property laws and socioeconomic lives of ordinary Copts during the Early Islamic Period (c.641–969 CE).

### A Short History of Jeme

The Coptic settlement of Jeme emerged as an administrative settlement surrounding the pharaonic mortuary temple of Ramses III at Medinet Habu around 1150 BCE. The first residential structures appeared during the twenty-first dynasty (c. 1069 BCE),

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<sup>1</sup> The Graeco-Roman period of Egyptian history began with Alexander the Great's conquest of Egypt, then a satrapy of the Persian Empire, in 332 BCE, and terminated with the end of Eastern Roman rule over Egypt following Islamic conquest of the region in 639 CE.

<sup>2</sup> Mounir Megally, "Accounts and Accounting, History of Coptic," in *The Coptic Encyclopedia*, ed. Aziz Suryal Atiya (New York: Macmillan, 1991), 55.

<sup>3</sup> The word "Coptic" can also be used to refer to the indigenous Christians of Egypt.

<sup>4</sup> Megally, "Accounts and Accounting, History of Coptic," 55.

and Jeme continued to flourish until the eighth or ninth-century CE when the village was abandoned.<sup>5</sup> During the Graeco-Roman period, the village of Jeme gradually enveloped the ruined mortuary temple at Medinet Habu, and a large number of Coptic homes, as well as a church, were built within the walls of the former temple.



*Figure 1. A map to the site of Jeme. The temple of Medinet Habu is located in the top left.<sup>6</sup>*

When excavations of Jeme began in 1927, the majority of Coptic homes had already disappeared as a result of the excavation of Medinet Habu in the late nineteenth-century.<sup>7</sup> Earlier excavations of Medinet Habu had focused solely on exploring the pharaonic mortuary temple and disregarded the tremendous importance of the Coptic homes built within the temple's walls. Consequently, much of what is known about daily life in Jeme comes from the Jeme Papyrus Documents, which date to the seventh and eighth centuries CE.<sup>8</sup> The Jeme documents were collected without archeological context during the 1850s and 1860s by European travelers, and as a result, this treasure trove of

<sup>5</sup> Terry Wilfgong, *Women of Jeme: Lives in a Coptic Town in Late Antique Egypt* (Ann Arbor: University of Michigan Press, 2002), 3.

<sup>6</sup> Uvo Hölscher *The Excavation of Medinet Habu, Vol. 1: General Plans and Views*, ed. James H. Breasted (Chicago: University of Chicago Press, 1934), 90.

<sup>7</sup> Uvo Hölscher, *The Excavation of Medinet Habu, Vol. V: Post-Ramessid Remains* (Chicago: University of Chicago press, 1954), 45.

<sup>8</sup> Elizabeth Stefanski and Miriam Lichtheim. *Coptic Ostraca from Medinat Habu*, (Chicago: University of Chicago Press, 1952), 1.

documents has been divided between museums in London, Paris, and Berlin<sup>9</sup> since the 1860s and 1870s.<sup>10</sup> In addition to the Jeme Papyrus Documents, a collection of at least eighty-four receipts, inscribed on ostraca,<sup>11</sup> shed light on the economic realities of life in Jeme.

## Money

It is interesting to note that over five hundred years before documents written in Coptic start appearing, Coptic was already in use by native Egyptians, even though the administrative language of Graeco-Roman Egypt (332 BCE–641 CE) was Greek. We also know that there was an ongoing transfer of funds to the Treasury of Alexandria during the Graeco-Roman era from this bank; receipts all categorized under the title “Bank of the Northern District.”<sup>12</sup> From these, we know the names of various tax collectors active in Jeme during the reign of the Roman Emperor Augustus (r. 27 BCE–14 CE). This practice continued until 14 CE, when tax collectors names were formally banned from receipts.<sup>13</sup> Tax receipts are the most numerous type ostraca recovered from Jeme, but legal documents inscribed on ostraca have proven even more valuable to modern scholars. These legal documents include a wide variety of debt acknowledgements, redemptions of securities, renunciations of securities, miscellaneous contracts, and oaths.<sup>14</sup>

## Gender and Moneylending

From the contents of a number of documents recovered from Jeme, we know that women in the village were granted property rights

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<sup>9</sup> The Jeme Papyrus Documents are housed in The British Library (London), the Musée du Louvre (Paris), and the Staatsbibliothek and Ägyptisches Museum und Papyrussammlung (Berlin) respectively.

<sup>10</sup> Jennifer Cromwell, “Keeping it in the Family: Property Concerns in Eighth Century A.D. Thebes,” *Journal of Near Eastern Studies* 72, no. 2 (2013): 228–229.

<sup>11</sup> Ostraca were small, cheap pieces of pottery used as an alternative writing surface to more expensive papyrus in ancient Egypt.

<sup>12</sup> Damien Agut-Labordère, “Les collecteurs de taxes à Jêmé d'Auguste à Claude,” *Ancient Society* 39, (2009): 100–101.

<sup>13</sup> Ibid., 108.

<sup>14</sup> Stefanski and Lichtheim, *Coptic Ostraca from Medinat Habu*, 2.

and some were even involved in financial transactions. Women could be both borrowers and lenders. In fact, women accounted for about a third of the borrowers in Jeme loan documents. These documents show that women were more likely to borrow from women, and men were more likely to borrow from men. About 60 percent of women borrowed from women while only 27 percent of men borrowed from women.<sup>15</sup> The case of a female money lender by the name of Koloje offers a prime example of womens' involvement in the economy of Jeme. Koloje lived in House 34<sup>16</sup> with her husband and fellow moneylender Pecosh, who once held the title Ara of Jeme.<sup>17</sup> Though, we know that Pecosh held the title of Ara, its precise significance is unclear and subject to debate. The site of House 34 contains around 30 ostraca documenting the business transaction of Koloje and her family in an archive known as the Koloje Archive<sup>18</sup>.

The Koloje Archive is important because female moneylenders were not a rarity in Jeme, and Koloje's documents provide us with an opportunity to look into their daily lives. In Jeme, female moneylenders accounted for a third of the loans, at least ten of these women are mentioned by name in various documents.<sup>19</sup> The Koloje Archive also contains documents dating back to Koloje's grandmother, Katharon, which provides evidence for multigenerational families of female moneylenders. More curiously however, Katharon's documents refer to business contacts as far north as Fustat, now part of Cairo.<sup>20</sup> With that being said, the majority of the documents in the archive deal with Koloje.<sup>21</sup> Due to the abundance of information on her, we know that she primarily gained her income by lending money or agricultural products at an interest.

## **Property**

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<sup>15</sup> Wilfong, *Women of Jeme: Lives in a Coptic Town in Late Antique Egypt*, 132.

<sup>16</sup> This is the modern archaeological number given to her house

<sup>17</sup> Wilfong, *Women of Jeme: Lives in a Coptic Town in Late Antique Egypt*, 120.

<sup>18</sup> Ibid., 117.

<sup>19</sup> Ibid., 130.

<sup>20</sup> Ibid., 120.

<sup>21</sup> Wilfong, *Women of Jeme: Lives in a Coptic Town in Late Antique Egypt*, 120.

In addition to engaging in the economy of Jeme actively, women also owned property, as is demonstrated in the case of Susanna and her family. Susanna's documents indicate that seventh and eighth century Coptic parents left property for both their sons *and* daughters to inherit. This is demonstrated by documents showing that her grandsons had received a house she had purchased from the family of Kale, son of Kalel, while her granddaughters received a house she inherited from her father, Moses, and another property referred to as the "house of Kanene."<sup>22</sup>

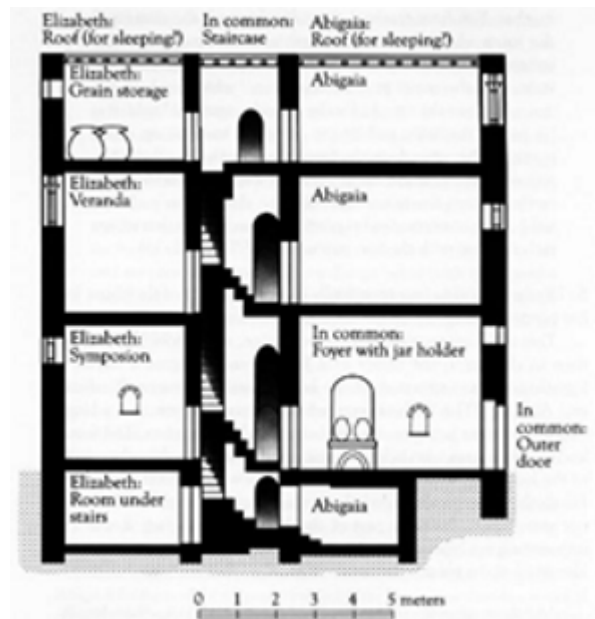


Figure 2. The house of Maria. Like most Coptic homes of the period, ownership of each room was strictly determined by law.

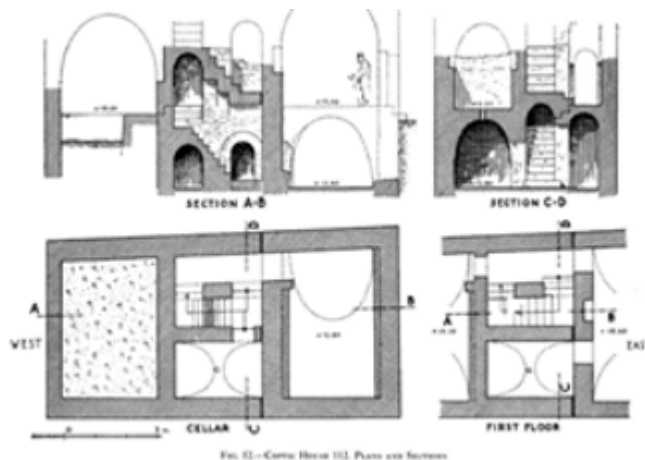
Another example of women inheriting land is Maria and her heirs. In 719 CE, a woman by the name of Maria passed away, leaving behind the property she owned jointly with her husband, who had passed away as well. Maria's inheritance documents indicate that on October 6, 719 CE, her home was divided between Maria's daughter Elizabeth and her granddaughter Abigaia.<sup>23</sup> As seen in figure 2, Elizabeth received part of the roof, a veranda, symposium, and a room under the stairs while Abigaia received the

<sup>22</sup> Cromwell, "Keeping it in the Family," 224.

<sup>23</sup> Wilfong, *Women of Jeme: Lives in a Coptic Town in Late Antique Egypt*, 49-51.

other half of the house.<sup>24</sup> Now that we have established who could inherit property in Jeme, it is important to analyze what these properties consisted of.

The average home in Jeme consisted of sun-dried mud bricks measuring, on average, 30 x 14 x 6 to 31 x 15 x 7 cm. All houses possessed multiple stories, with basements located at the street level. Unfortunately, archeologically speaking, little remains of second and third level floors, although we do know that these floors were in use.<sup>25</sup> During the Coptic Era of Jeme, The Great Temple of Ramses III—except for the second court—was completely filled with such dwellings, however, it is not known if these were intended for officials or ordinary citizens.<sup>26</sup> As shown below in figure 3, the largest room in a home was the living room, which, in addition to its living space, contained arched holes in the walls that could be used as additional storage.<sup>27</sup> The entrances of the houses were 60–80cm wide (very narrow) and the cellar normally contained a doorway into the living room to facilitate easy access.<sup>28</sup>



*Figure 3. Layout of a typical Coptic home excavated at Jeme.*

<sup>24</sup> Ibid., 52.

<sup>25</sup> Hölscher, *The Excavation of Medinet Habu, Vol. V: Post-Ramessid Remains*, 45.

<sup>26</sup> Ibid. 47-49.

<sup>27</sup> Ibid. 46

<sup>28</sup> Hölscher, *The Excavation of Medinet Habu, Vol. V: Post-Ramessid Remains*, 46.



In surviving legal documents, it is clear that the boundaries of houses were very explicit. A document drawn up by Abigaia, the daughter of Samuel, a deacon and monk, states, “[t]hese are the boundaries of that house on the four sides: South: the house of the late Souros, East: the house of Philotheos, North: the house of Antonius, son of Paulos, West: Kulol Street and the Authentēs Gate. See, these are the boundaries of the house in the four directions.”<sup>29</sup> This quote illustrates the importance Copts placed on property during this period because local administration was exceptionally precise in drawing up documents to establish the boundaries of their property. As shown in the document, the Copts took it a step further and ensured that rooms within a single house were legally divided among individuals. An example of this can be seen when Abigaia describes which portions of the house her aunt Elizabeth has complete control over.<sup>30</sup> Abigaia’s documents emphasize the tremendous degree of importance Copts placed on property and property ownership. For the Copts, it was not sufficient to merely establish who owned what structures, it was necessary to also legally define who owned which specific rooms within the structure.

## Churches

Like most of the Christian ancient world, churches in Jeme were not owned by a single person; instead, their ownership was divided into shares. One such example would be the case of Susanna who refers to “my one-fifth of the church,” of the Church of Apa Paternoute.<sup>31</sup> Susanna’s one-fifth share of the church was more important than it may appear at first glance. Churches were the central pillars of every Coptic community, and families who controlled shares in church property also enjoyed great influence and prestige within the community. Thus, Susanna’s church share further underscores the central role played by women in Jeme. Further reading of Susanna’s document reveals that her family had owned a share of the church for at least three generations, and she

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<sup>29</sup> Wilfong, *Women of Jeme: Lives in a Coptic Town in Late Antique Egypt*, 53.

<sup>30</sup> Ibid., 54.

<sup>31</sup> Cromwell, “Keeping it in the Family,” 225.

had inherited her share from her mother.<sup>32</sup> On the topic of properties, churches of the period had their own taxes and it was the responsibility of the church shareholders to pay those taxes. Jeme was no exception and surviving records from Susanna's family indicate that Susanna's grandsons were required to pay church taxes as part of their inheritance.<sup>33</sup> It is known that there were several churches in Jeme, but among the surviving ostraca documents, only two are specifically named: the churches of Apa Victor and of Apa Cyriacus.<sup>34</sup> For example, the surviving information about Apa Paternoute was recorded on the back of a sheet of papyrus, which was originally used to record the sale of lands by a man identified as Germanos.<sup>35</sup> Using ostraca would have been the cheapest method, however, they reused papyrus for new records, proving that there was a need to create records, but not always the supply able to meet that demand.

## **Conclusion**

The Coptic village of Jeme offers modern scholars a treasure trove of primary documents and archeological evidence about the daily life of Copts during the Early Islamic Period. Records recovered from Jeme reveal a vibrant and comparatively egalitarian society for its time, wherein women were just as involved in administrative and economic matters as their male counterparts. At the same time, by carefully examining surviving property records, and then cross-referencing what the documents indicate with the remains of the buildings themselves, it is possible to piece together an understanding of the socioeconomic lives of Egypt's Coptic population under Islamic rule during the seventh and eighth centuries CE. Although the village of Jeme has lain in ruin for well over a thousand years, the documents left behind by its inhabitants live on as a unique window into a world long since forgotten by the world at large.

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<sup>32</sup> Ibid.

<sup>33</sup> Ibid., 227.

<sup>34</sup> Stefanski and Lichtheim. *Coptic Ostraca from Medinat Habu*, 2.

<sup>35</sup> Cromwell, "Keeping it in the Family," 218-219.

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### **Author Bio**

Marmar Zakher is an undergraduate at California State University, San Bernardino, preparing to graduate with a Bachelor of Arts in History and a Bachelor Arts in Arabic in June 2019. Her academic interests focus on Ancient Egypt, Coptic Language and History, Egyptian Archeology and Papyrology, Socioeconomics of Egypt in the New Kingdom, Graeco-Roman, and Early Islamic Periods, the Silk Road, and Ancient China as a comparison to Ancient Egypt. Currently, she is preparing for a summer research project where she will compare the socioeconomic village administration between the New Kingdom (c. 1550–1000 BCE) village of Deir el-Medina to the fourth-century Manichaean Coptic village of Kellis. It is her hope that this project will be the basis for a Master's thesis. After completing her B.A., she plans to pursue a Master of Arts degree in either Ancient History or Egyptology. Her ultimate goal is to obtain a doctorate degree in Egyptology and pursue a career in academia.

